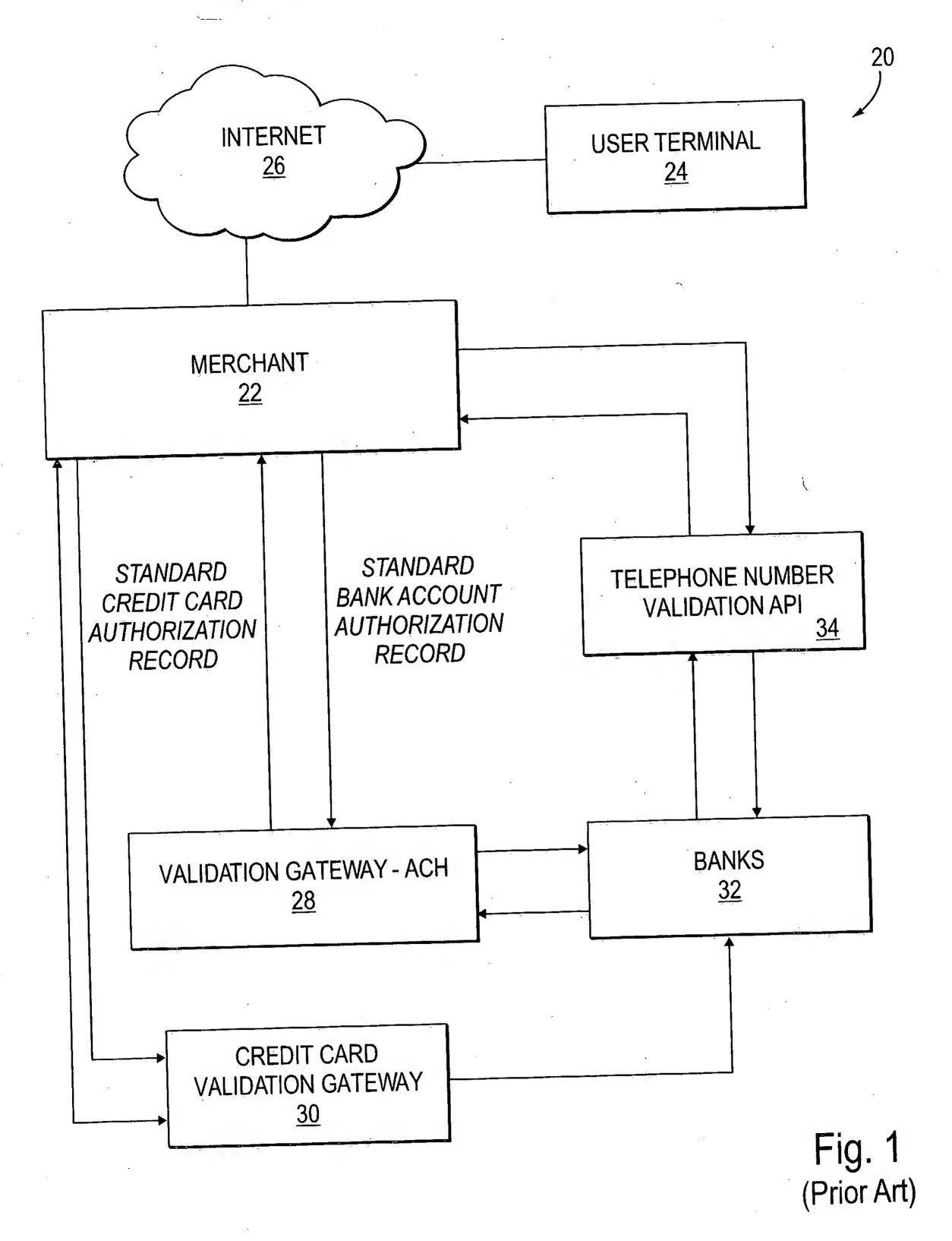
Blakely, Sokoloff, Taylor & Zafman LLP (408) 547 020
Title: METHOD AND SYSTEM TO PROCESS A TRANSACTION IN

A NETWORK BASED COMMERCE FACILITY

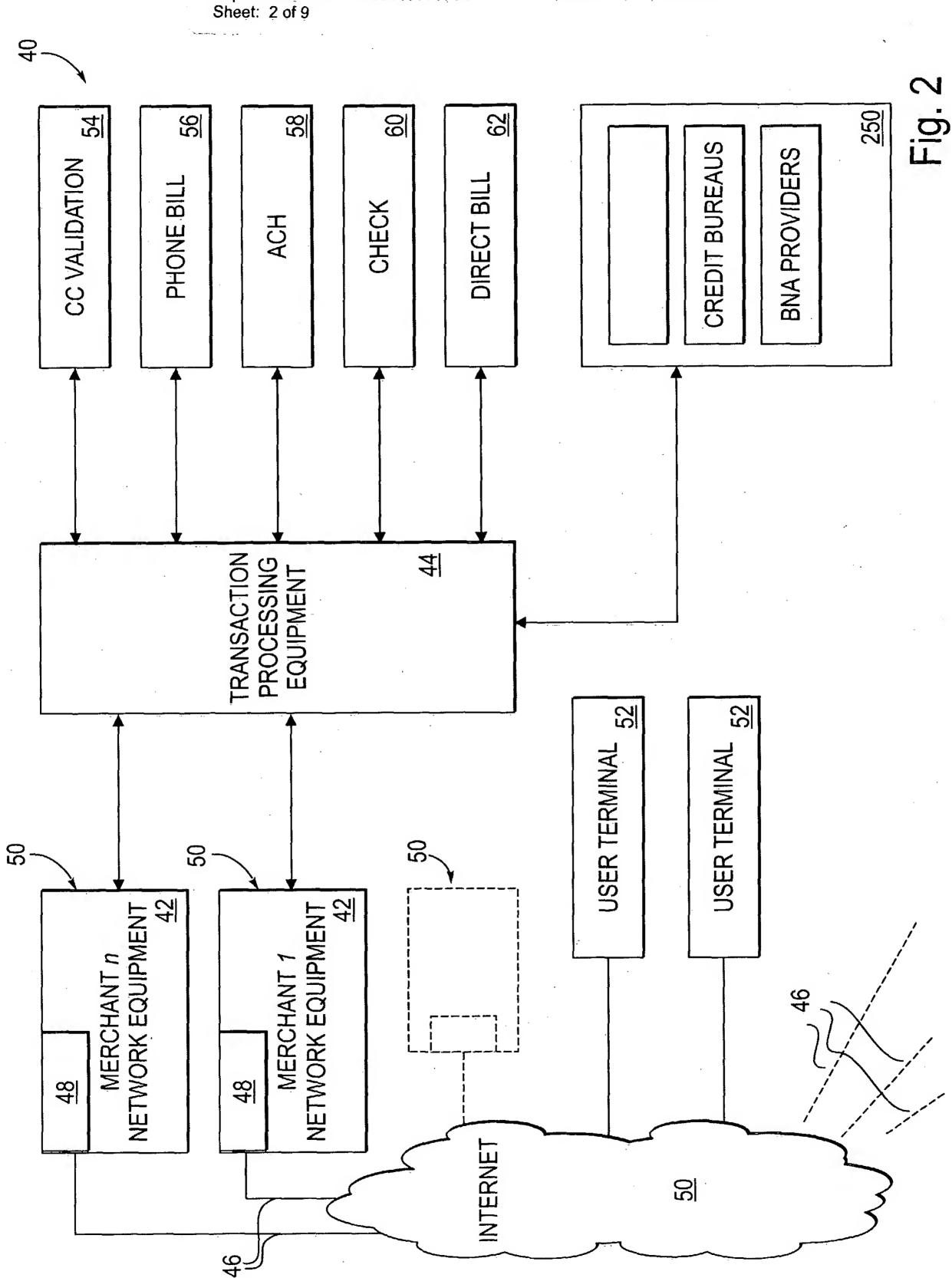
1st Named Inventor: Don Teague Express Mail No.: EV330680605US

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Blakely, Sokoloff, Taylor & Zafman LLP (408) 947-8200 Title: METHOD AND SYSTEM TO PROCESS A TRANSACTION IN A NETWORK BASED COMMERCE FACILITY 1st Named Inventor: Don Teague Express Mail No.: EV330680605US Docket No.: 5776P006 Sheet: 3 of 9 -DBF EXCHANGE INTERFACE 99 -ACH INTERFACE 44 COMMS 74 /ED PAYMENT METHODS GENERATOR PAYMENT OPTION RULES ENGINE TRANSACTION PROCESSING EQUIPMENT 2 RECORD CREATION MODULE STANDARD 65 ELECTION MODULE PAYMENT OPTION VALIDATION MODULE 73 73 8 AN APPROV ဟ PROCESSING MODULE 64 65 API **67**

Fig. 3

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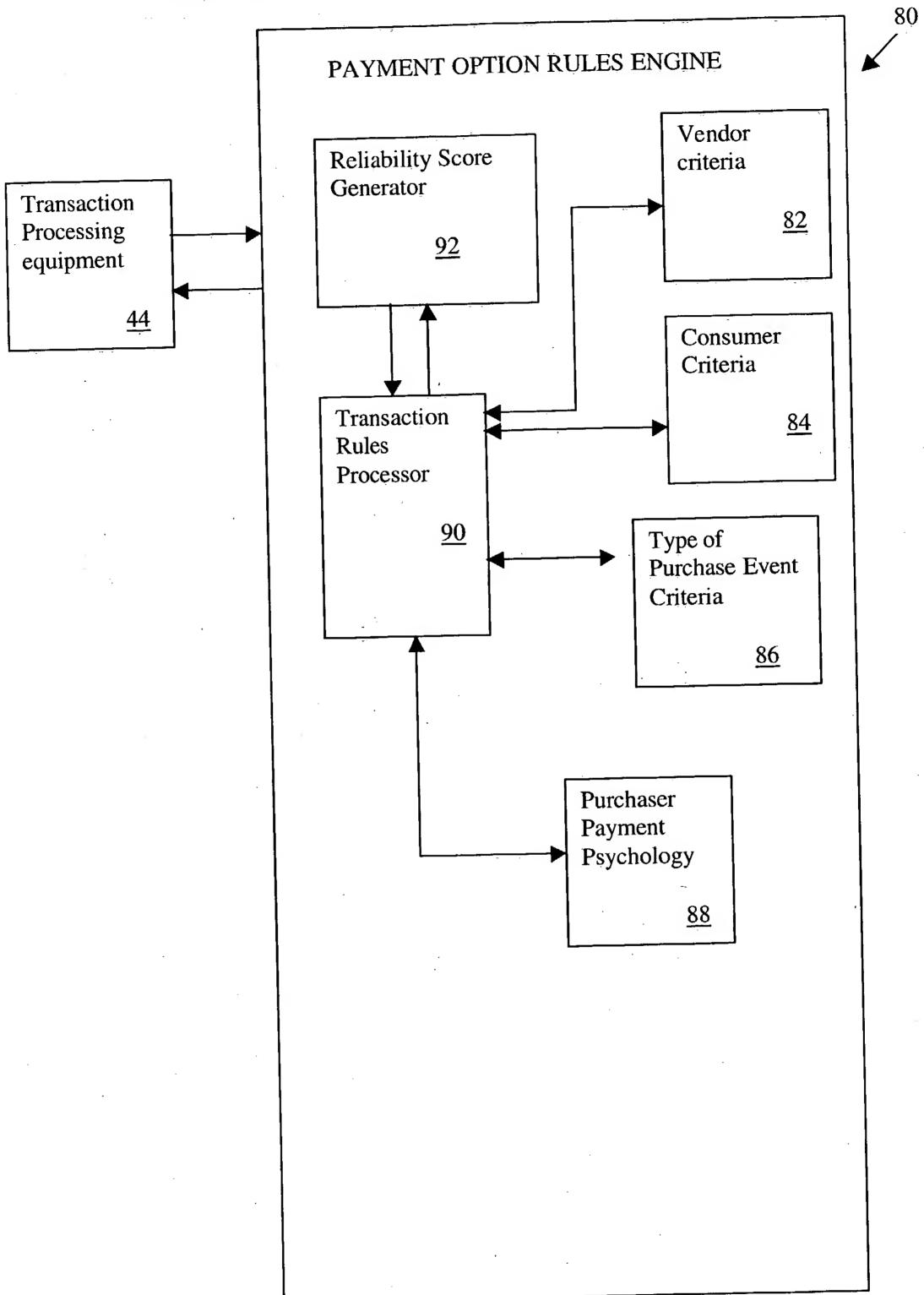
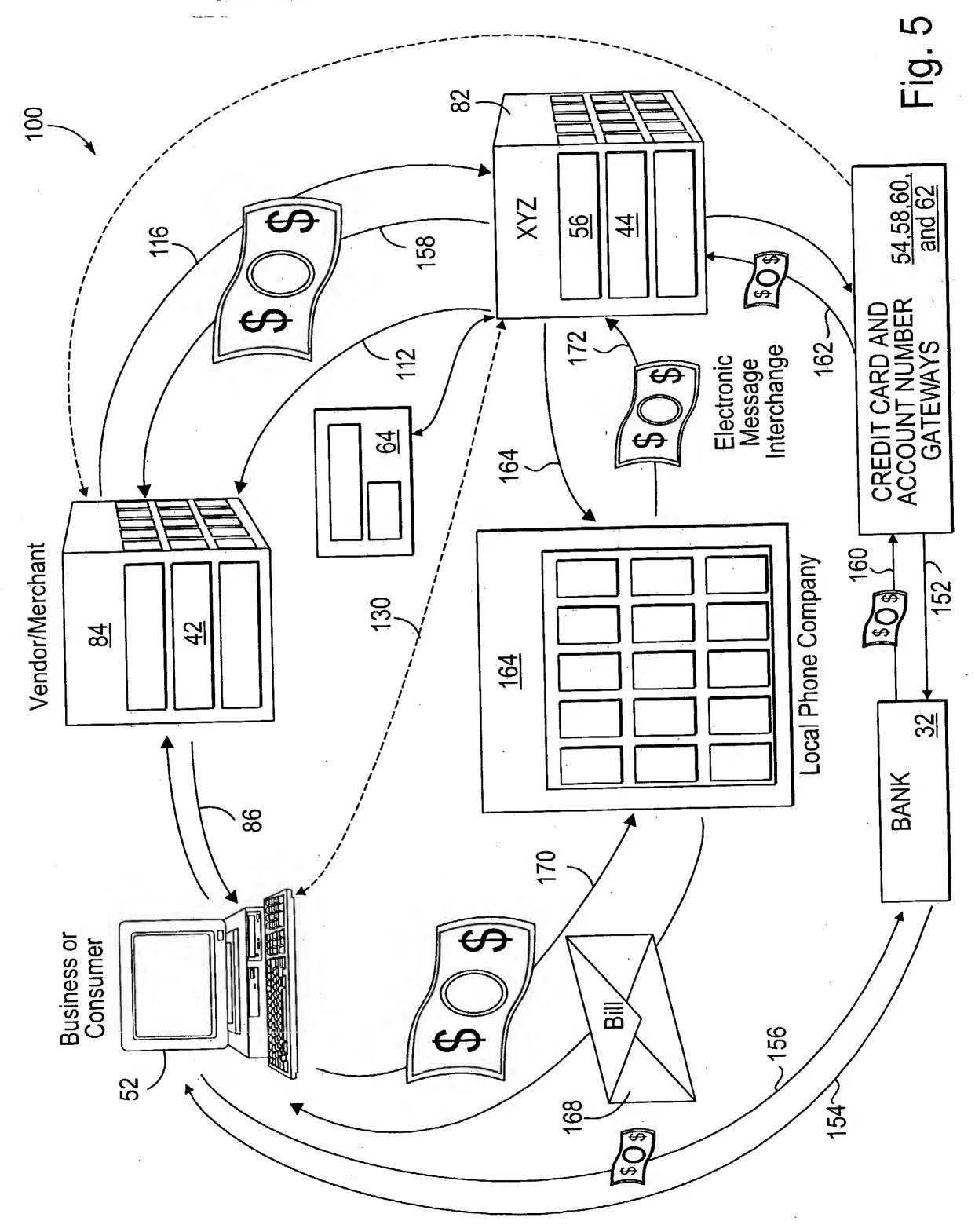


FIG. 4

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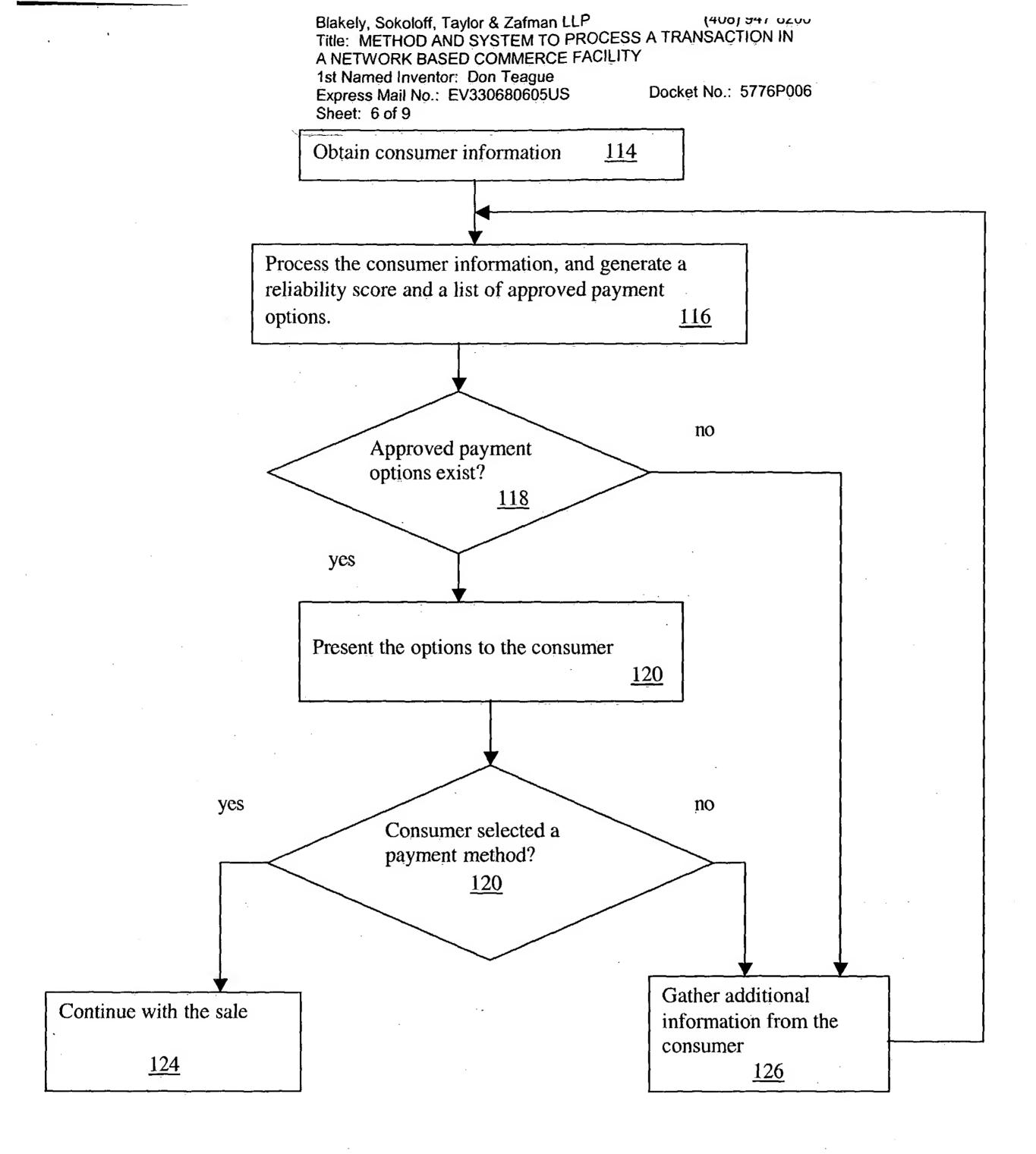


Fig. 6

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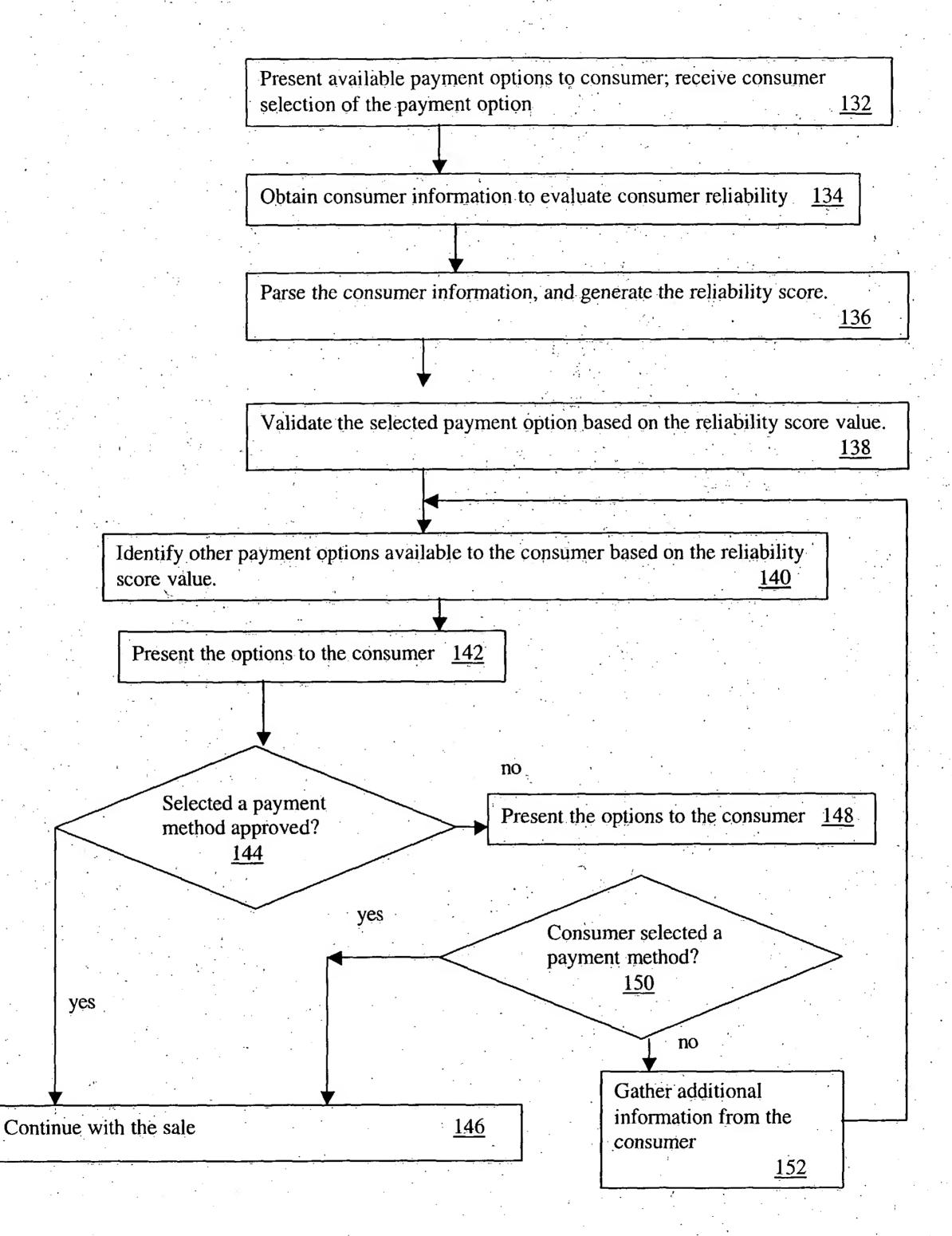


Fig. 7

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CONTINUE

Fig. 8

55		•	•
СН	OOSE A PAYMENT METHOD:		•
	CREDIT CARD		
	BANK ACCOUNT		
	TELEPHONE BILL		
8 8			

Fig. 9

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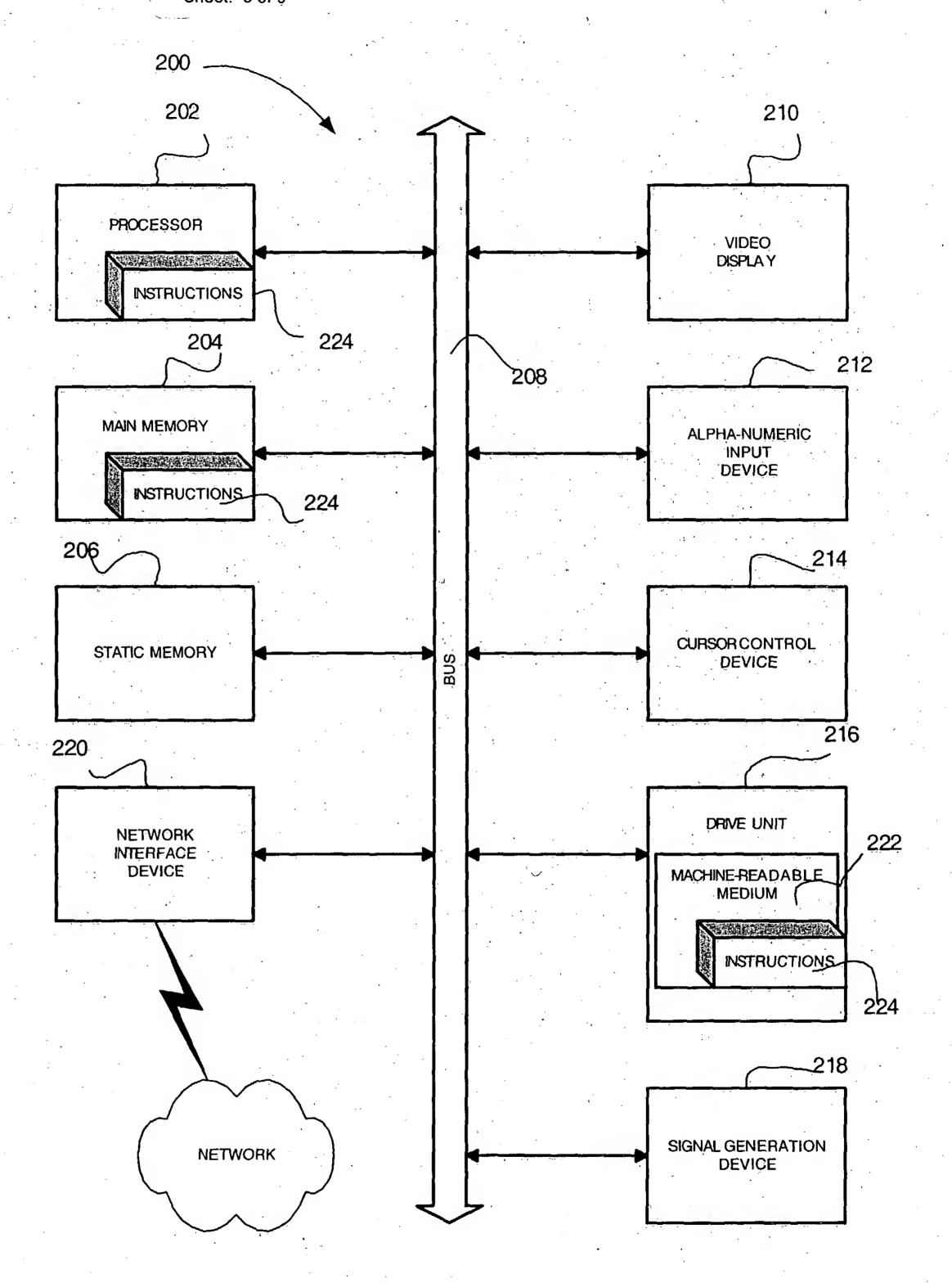


FIG. 10